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Shell Launches New Loyalty Scheme in the UK

Shell has launched a new loyalty card scheme called pluspoints in the UK to replace its Shell SMART programme in which some five million cards were issued since it began in October 1994.

Cards for the Shell SMART programme were supplied by Gemplus, but the new cards for pluspoints come from Bull and are magnetic stripe cards - a move designed to cut costs. Over 800,000 cards have been issued already.

Although Shell has moved to magnetic stripe cards it is providing the infrastructure for payment by EMV (Europay/MasterCard/Visa) chip cards.

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VeriFone Omni 3350 Terminal as used with
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Smart Card News is published monthly by Smart Card News Ltd PO BOX 1383 Rottingdean Brighton East Sussex BN2 8WX England
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Printed by DAP (Sussex) Ltd. Telephone : +44 (0) 1273 430430



Don't Forget!

Our Website containing daily News On-Line, and information about the full range
 of SCN services, can be found at the following address: www.smartcard.co.uk

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Shell Loyalty Scheme

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As most payments for fuel are with credit and debit cards and all UK bank payment cards are being migrated from magnetic stripe to chip technology, Shell has geared up to handle the new Smart Cards by installing 1,800 VeriFone Omni 3350 terminals which combine payment capability with an ability to top up loyalty points for Shell's customers.

Peter MacGowan, UK Account Manager for VeriFone, said: "We are increasingly hearing talk of the migration to multi-application, but to date, no scheme has been put in place. This pioneering move by Shell sees EMV payment applications, electronic top-up and loyalty schemes taking place on one terminal."

Mike Garrett, Shell's Retail Communications Manager said: "By making an investment in this technology from VeriFone, we are enabling a smooth transition to EMV and ensuring that we can continue to enhance our retail offer."

The new scheme offers one point for every litre of fuel purchased and can be exchanged for vouchers for a wide choice of rewards, including High Street vouchers for use in stores such as Debenhams, Next, B&Q, Comet, Superdrug, JJB sports and WH Smiths and for Air Miles and BA Miles.

In addition, points can be redeemed against Shell vouchers to purchase fuel and other products. There will also be the opportunity to make charitable donations.

For every 1,500 points collected, customers can receive either a £10 voucher or 100 air miles/1000 BA miles. Cardholders will also attract bonus points depending on the litres purchased.

One of the services to arrive in the next phase will be the provision of pre-pay mobile airtime top-up via ePay, a mutual partner for Shell and VeriFone.

Points from the previous SMART scheme can be redeemed until 6 July.

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British Museum Card

The British Museum is using a Smart Card purse and print management system to store, print and pay for printouts and photocopies on 50 Compass workstations which give access to 5,000 on-line artefacts.

The system has been designed and developed by Applied Card Technologies using a modified Schlumberger Payflex stored value Smart Card. The museum anticipates that it will supply between 100,000 and 200,000 cards a year, some of them being kept as collectors' items.

Visitors can purchase the Smart Cards, which are pre-loaded with £2 of value, from vending machines in the Reading Room. The reloadable card can be used at any of the computer workstations installed in the Reading Room by inserting the card in a reader positioned below each computer's touch screen. The cards also activate the public printers and photocopiers in the room.

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RSA Security Acquires 3-G

RSA Security has acquired 3-G International (3GI), a privately held company that develops and delivers Smart Card and biometric authentication products, for around \$12 million.

RSA Security also announced it is introducing a new Smart Card authentication solution called RSA SecurID Passage designed to offer greater security than traditional passwords to access workstations, networks and applications.

Website

- ✉ www.rsasecurity.com

Bluefish Opens Singapore Office

Bluefish Technologies, providers of SIM card and wireless solutions, has opened new offices in Singapore in its first expansion outside Europe.

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Encouraging School Meals Uptake

A Smart Card-based cashless payment system could encourage thousands of children to take up free school meals.

A report commissioned by the Child Poverty Action Group and sponsored by the Department of Education and Employment revealed that of 1.8 million children in England who qualified for a free school lunch, an estimated 360,000 - or one in five - failed to do so.

Cashless payment specialists Infineer say a Smart Card system could help reverse current trends by helping to remove the stigma often associated with free meals which has been identified in the report as one of the main reasons for the poor take-up.

Jimmy Roberts, Infineer's UK Sales Manager, said: "As all pupils carry identical cards it is therefore far less obvious that a child is having a free meal."

Infineer's system, called ChipNet, can also encourage more healthy eating by rewarding pupils with points according to the choice of food as well as used for purchases at vending machines, libraries, printing tasks and building access while generating management report information.

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Oberthur AuthentIC Web Pack

Oberthur Card Systems has introduced AuthentIC Web Pack, a solution for secure network access and payment for online goods and services via any type of Internet access devices such as Personal Computers, PDAs, dual-slot mobile phones or set top boxes.

The Web Pack, comprising an open-platform based Smart Card (available on Java and MULTOS), reader and software that can be tailored to individual requirements, is designed to respond to end users' needs for PKI authentication and payment by the B2B and the B2C markets.

With an ability to support debit and credit applications alongside the cryptographic authentication functionality, the Smart Card also permits face-to-face payment at a point of sale. Further applications

supported are: electronic purse, loyalty, network security, pay-TV, identification, healthcare, mass transit, gaming and others.

The AuthentIC Web Pack has already been selected by GlobalPlatform to enable its members secure access to a 'members-only web site'.

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EuroSignCard and Identrus Team

EuroSignCard SA has announced that it has become a certified solutions partner of Identrus LLC, the New York City based public key infrastructure (PKI) provider serving the financial services industry. This relationship marks the entry of EuroSignCard into the financial services sector as a provider of Smart Card-based solutions.

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Support for All Major Platforms

In a move to give its member financial institutions a strategic advantage, MasterCard has announced that it has enabled its members to issue MasterCard, Maestro and Cirrus-branded Smart Cards on the JavaCard platform. The card issuer is actively supporting MULTOS, JavaCard and all major proprietary platforms. In addition, MasterCard is prepared to support Microsoft's Windows Powered Smart Cards, based on member demand.

By delivering its flagship M/Chip family of credit/debit applications on all platforms, MasterCard is responding to the growing desire of its members to have maximum flexibility when initiating Smart Card programs of their own. At the same time, MasterCard stresses support for the MULTOS platform, which remains the company's preferred operating system for multi-application Smart Cards.

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GPT Alliance with SCI

Global Payment Technologies (GPT), a manufacturer of currency acceptance systems used in the worldwide gaming, beverage and vending industries, has announced an alliance with Smart Card Integrators. SCI is a key player in the emerging North American and Latin American Smart Card market and has established a worldwide market niche in gaming.

Steven Katz, GPT Chairman and CEO, said: "We will work closely with them to jointly develop new products that combine the attributes of the traditional paper currency validator with the capabilities to process transactions using credit cards, debit cards and Smart Cards. The first phase of product development will focus on the gaming industry, with opportunities in vending and retail to be pursued thereafter."

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Largest On-Chip Memory

Hitachi has announced the AE46C, an enhanced function Smart Card controller that combines 68K bytes EEPROM, 160K bytes ROM, 6K bytes RAM and a 1024-bit co-processor for fast modular multiplication. With this memory configuration, the company says the AE46C has the largest on-chip memory integrated in a Smart Card device.

Samples of the AE46C Smart Card controller will be available in the third quarter of 2001 and will be delivered in Chip on Tape (COT), sawn or unsawn wafer package types.

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Six Million MULTOS Cards Issued

The MULTOS Consortium announced that six million MULTOS multi-application Smart Cards were issued by the end of last month.

Asia Pacific is the strongest market accounting for around two thirds of cards issued, but the Americas

also showed fast growth in 2001 and now accounts for some 7 per cent of the MULTOS card installed base, up from 1 per cent a year ago.

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CardBASE Expands in US

CardBASE Technologies, a provider of Smart Card solutions for secure e-commerce, is expanding and relocating its US operations to new offices in Sherman Oaks, California.

The new offices will provide sales and support services to its customers, including a recent licence agreement with Wells Fargo for the implementation of ChipCERT - CardBASE's Smart Card management solution for PKI. The Director of US Operations for CardBASE is Peter Omelia.

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smart Visa Ready Standards

Visa USA is launching its smart Visa Ready program outlining an approval process for technology providers offering Smart Card products and services.

According to Patrick Gauthier, Visa USA's Senior Vice President, Smart Card Applications and Market Development: "In order for Smart Cards to become viable in the US, there is a need to lay the foundation in which all Smart Card-related product standards are rooted."

Visa is introducing the smart Visa Ready mark, a Visa identifier that denotes Smart Card components, devices and services that have met a set of criteria to ensure consistent performance and utility. Visa will require a standardised approval process before granting authorisation to use the mark.

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Hitachi Selects Certicom for PKI

Hitachi America has selected Certicom as its public key infrastructure (PKI) and security solution partner. The alliance will provide the industry with PKI services and solutions for e-commerce that provide user authentication and security to enable safe and secure transactions.

Certicom's solutions, including Trustpoint PKI products and MobileTrust services, extend standard Internet PKI security to mobile devices such as Smart Cards, mobile phones and handheld computers.

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Amex Code Blue Winners

American Express Company has announced the winners of "Code Blue," a competition challenging Java developers worldwide to create innovative Smart Card applications for potential use on the credit card Blue from American Express.

Launched in 1999, Blue is a traditional magnetic stripe card equipped with a chip. Sun Microsystems and Oberthur Card Systems co-sponsored the contest.

Igor Fisher, of Tuebingen, Germany, received the \$50,000 first prize for his Pass Keeper application designed to enhance a user's Smart Card by storing a portable and securely locked list of Internet addresses (bookmarks) together with a user's PINs, passwords, or account numbers that might be required for entering those sites.

Sirl Davis of the United Kingdom, received \$25,000 as second prize winner for an application using Smart Card technology for encrypting and secure access to MP3 files which can carry news, book readings and music and could be extended to other file formats, software and video games.

Awards of \$15,000 each went to two third-place finishers - Andy Dudek of Canada and Thomas Herrmann of Germany. Dudek created a Java Card technology application for multiple functions including couponing, while Herrmann proposed Smart Card technology for electronic ticketing and access to shows and events.

The additional 10 finalists in the contest received \$5,000 each. They were: Jean Dolbec and Eric Pearson of Canada, Fredrik Gustavsson of Sweden, Mykhailo Lyubich of Germany, and Dustin Baxter, Rennel Browne, Bharat Chintapally, Stephen Potell, Raghuram Rajah and Joel Sandin, all of the US.

Website

✉ www.americanexpress.com

Industry Firsts For SCN

Smart Card News is again leading the way with a technical help desk "Ask the Experts". A panel of Smart Card security experts will answer, by e-mail for free, technical Smart Card questions within 48 hours. This service is available to all Platinum Subscribers (see our subscription form on page 119 for more details).

The International Smart Card Industry Directory online contains over 650 company entries and is now available for FREE use for all visitors to www.smartcard.co.uk/directory.html.

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Buscom Selects Solid Software

Solid has announced that Buscom Oy, of Finland, has selected Solid FlowEngine software as the data management solution for its traffic information management systems, enabling wireless data transfer and synchronization between buses and traffic operation centers.

Buscom's electronic fare collection system is based on proximity (contactless) Smart Card technology. Solid FlowEngine provides the Buscom traffic management system with the data management and synchronisation capabilities for collecting and reconciling fare transactions in near-real time. It also allows traffic operation centers to more accurately monitor information such as passenger flow for the efficient planning of route schedules.

Buscom's system is used in 70 public transportation installations throughout northern and central Europe, including Helsinki.

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Gift Card Usage Grows

Nearly one-half of US consumers used a gift card during the past year according to results released from Standard Register's third National Consumer and Retailer Survey of Plastic Card Usage. Research indicates that 45% of adults have used gift cards, an increase of 34% over last year's survey. The survey had an error rate of plus or minus 3%.

Prepaid phone card usage rose 14%. The research found the following percentages of adults use: credit cards, 87%; ATM cards, 62%; membership cards, 52%; gift cards, 45%; debit cards, 41%; prepaid phone cards, 43%; loyalty cards, 18%; and Smart Cards, 5%.

"The dramatic increase in usage of gift and prepaid phone cards is directly related to the benefits these cards offer consumers," said Dave Fehrman, Vice President of Marketing, Fulfillment Services, Standard Register. "Value cards will continue to attract young, affluent consumers because of their ease of use, while retailers enjoy the promotional and increased revenue opportunities prepaid cards provide."

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US Patent for PCMCIA-based POS

@pos has been awarded patent No. 6,234,389 by the US Patent and Trademark Office directed to a PCMCIA connection supporting secure POS transactions between personal computing devices and external transaction accessories.

The patent, titled "PCMCIA-based Point-of-Sale Transaction Systems," pertains to the coupling of personal and business computing devices including desktops, laptops, and PDAs via a PCMCIA port to external sale/purchase transaction accessories.

External accessories supported include Smart Card and magnetic stripe readers, touch sensitive virtual keypad screens, small printers, signature pads, or biometric devices.

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Coinamatic and EdgeWare Partner

Coinamatic Canada with its ParkSmart division and EdgeWare Technologies Corporation is presenting its 'One Solution - One Card - Multiple Benefits' program, SmartCity, to municipal executives from across Canada at the FCM show in Banff, Alberta.

A key part of the program is the kiosk-based card-holder solution called SelectSmart from EdgeWare.

Claude Beaudoin, EdgeWare's Vice President Engineering, said: "Consumers simply insert their Smart Card into the kiosk to view the status and value of the programs currently on the card, load special discounts or promotional coupons, add funds to the e-purse or add new programs to their card."

Coinamatic's solution includes parking, transit, library, recreation, special events, e-purse, loyalty, ID, access control and community messaging.

Datakey Developing Crypto Card

Datakey's President and Chief Executive Officer, Carl Boecher, revealed at the recent annual meeting of shareholders that Datakey is developing a next-generation cryptographic Smart Card.

He told shareholders: "We expect to add new capabilities and products to the CIP product family, providing additional security applications for our cryptographic Smart Card."

Website

- 🌐 www.datakey.com

OTI Appoints Distributor in Nigeria

OTI's wholly owned subsidiary OTI Africa has entered into a distribution agreement with BureauFax Technologies (BFT), a leading payment systems integrator in Nigeria and a key player in launching Smart Cards in that country.

BFT will focus on OTI's contactless microprocessor-based Smart Card solutions for secure payment and loyalty, gasoline management systems and applications for the healthcare industry.

Website

- 🌐 www.oti.co.il

Europay Certification Scheme

Europay International has introduced a Certification scheme to assess the quality of payment cards and card vendors. The new Card Quality Management scheme (CQM) combines Europay's expertise in payment cards quality control with the know-how required to review the manufacturing and card embedding quality of Integrated Circuits.

The first two CQM certificates have been issued to STMicroelectronics (France) and Gemplus (France & UK), recognising the quality of their products and services: STMicroelectronics for its Smart Card chip and Gemplus for the cards produced with these chips.

Europay has worked with the Smart Card industry for over three years to establish this quality assessment scheme, which extensively focuses on the features of IC manufacturing, module manufacturing and card embedding, and is based on the ISO9000 and QS9000 standards.

The assessment methodology uses a hierarchical qualification technique, based on the certification of individual sites, services and information systems. This technique allows individual future approvals of different products, which are constructed through different supply chains.

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Eurosmart Smart Card Figures

Eurosmart, the European Smart Card Industry Association based in Brussels, has issued its worldwide card shipment figures and forecast for 2001- 2005.

According to Lutz Martiny, Chairman of Eurosmart: "Since 1997, the total worldwide market has grown from 900 million cards to an estimated 2015 million in 2001, more than 100 per cent in five years."

For 2001, the global yearly CAGR for the Smart Card industry is forecast at 20% (in volume), the major trends being in the banking sector (a high CAGR due

to EMV cards roll-out), the wireless sector (major roll-out in Internet ID applications -mainly B2B and C2A) and the transport sector (worldwide replacement of paper/magstripe by chip in new generation ticketing systems).

In 2005, it is forecast that global µprocessor cards volume will overtake memory cards markets.

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Orbiscom Owns over 50 Patents

Orbiscom, which recently announced a 15-plus year patent cross-licensing agreement with Microsoft, has confirmed it holds the rights to a portfolio of over 50 worldwide patents and patent applications in the area of Controlled Payment Technology.

Orbiscom's patent portfolio includes the generation of unique user controlled card numbers in real-time so that a consumer or business user does not have to send their actual card numbers over the Internet.

Dr Ian Flitcroft, Director of Technology and Co-founder of Orbiscom, said: "Orbiscom's global patent strategy is to ensure that Controlled Payment Number Technology develops as a single, interoperable global standard for secure authenticated online payments."

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Protocom and Bell ID Partner

Protocom Development Systems, of Australia and Netherlands-based Bell ID have announced a joint marketing agreement under which Bell ID will promote Protocom's single sign-on products with use of Smart Cards while Protocom will favour Bell ID's multi-application Smart Card management systems among partners and card issuers worldwide.

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CardTech/SecurTech Show

Microsoft to License Source Code

Microsoft Corp chose the CardTech/SecurTech 2001 conference in Las Vegas to announce it is licensing its Windows for Smart Cards Toolkit source code to major customers and technology providers.

The company has also submitted the code to the European Telecommunications Standards Institute (ETSI) in an effort to promote an open software standard for Smart Card manufacturers, software developers and customers.

Philippe Goetschel, Director of Windows for Smart Cards, explained: "We believe our announcements will encourage innovation and more rapid expansion of Smart Cards by giving key providers access to native code for a one-time fee, and by offering our code to a standards body such as ETSI."

Website

 www.microsoft.com

Targeting Software Piracy

Sospita, of Norway, partnered with Atmel and Gemplus to demonstrate its patented Software License Protection technology at the Show. The system decrypts and executes encrypted code in an external tamper-proof environment, such as a Smart Card or USB token without the user ever being able to view the code.

Susan Lee Silbo, Sospita's CEO, said the Software License Protection technology gives governments, institutions and organisations, as well as software development companies a powerful new tool against software piracy.

"We are addressing a global problem with software piracy with a simple, cost-effective solution that can be implemented in-house and deployed and managed online," she said.

Sospita used its software license protection to demonstrate the new generation, full-speed USB Smart Card from Gemplus. Sospita License Protection is enabled by Atmel's AT90SC6464C-USB secure microcontroller.

Website

 www.sospita.com

US Navy Cash System

Navy Cash, a new system introduced by the Naval Supply Systems Command (NAVSUP) and developed by The Chase Manhattan Bank for the US Treasury, enables sailors to buy virtually anything they need on or off ship without carrying cash and to access accounts at ATMs around the world.

Navy Cash uses a Smart Card electronic purse to store value for purchases at sea and a magnetic stripe for debit purchases and ATM account access. The system is being piloted with 170 crew members of the USS RENTZ.

The card is MasterCard branded with design, ePurse development, microprocessor selection, card manufacturing and chip embedding by SCI and personalisation by UbiQ. The card is powered by Atmel's Flash memory based secure microcontroller.

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CEPS Partners' Group

CEPSCO LLC, the consortium managing the development and administration of the Common Electronic Purse Specifications (CEPS) launched its Partners' Group - a new forum designed to help individuals and organisations in the development of CEPS as the de facto e-purse standard. The cost of becoming a partner is \$1,000 per annum and a premium partner, \$3,000. Registration is on-line at www.cepsco.com

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Card Management on the Internet

GlobeID announced @PayVault, a virtual card management solution to improve Internet payments security and curb fraud through authenticating cardholders, pre-authorising Internet transactions and generating disposable card numbers.

Website

 www.globeid.com

Cubic Unveils Nextfare Web Services

Cubic Transportation Systems unveiled its Nextfare Web Services designed for commuters to buy and reload their contactless Smart Card public transit tickets on the Internet.

A local web server electronically distributes the purchase to a rail faregate or bus validator and the passenger picks up the ticket while getting onto the bus or subway.

It enables public transport users to order and register new Smart Cards online, reload them, verify purchases and obtain account history, and allows transit agencies to sell and add value to tickets, reconcile payment when multiple transit authorities use the same card system and offer Internet links to other products and services.

Transit agencies can offer a variety of fare packages, discounts and rewards programs as well as products and services from third parties, such as ticket agencies, concert promoters or professional sports leagues. Cardholders whose employers offer federally sponsored transit benefits can load those benefits onto their cards without leaving home.

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QualTeq Offers Dual Interface Cards

QualTeq is offering dual interface cards incorporating contact and contactless technology. Al Vrancart, President and CEO, said: "Our core business will continue to be secure plastic card manufacturing, but we are now capable of providing secure IT, card-based solutions, using traditional magnetic, contact and contactless Smart Card technologies."

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Datacard Aptura Operating System

Datacard Group introduced a secure implementation of Java Card at the Show. The new Datacard Aptura Smart Card operating system is delivered pre-installed on a chip ready to insert into card plastic.

The software is designed to work on various Smart Card chips, but initially will be available on the Hitachi AE45C silicon platform.

The Group also introduced version 1.1 of its Smart Card Personalisation Manager, a server-based system to streamline card issuance.

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STC II Controller from SCM

SCM Microsystems announced the availability of its STC II controller chip, an embedded, single chip solution for Smart Card and biometric readers that supports multiple interfaces, multiple reader devices and relevant security standards.

In addition, the chip is the first to offer On-board Flash, allowing future firmware and application enhancements.

The STC II chip comes with a standard 32K bytes of Flash on board and is compliant with both Europay, MasterCard and Visa (EMV) Level 1 and PC/SC standards for Smart Card readers. It can also be seamlessly integrated into biometric sensors, PIN-pads, keyboards, set-top boxes, mobile phones and other general purpose I/O devices.

Website

- ✉ www.scmmicro.com

Chameleon System Introduced

SuperCom Smart Cards announced the Chameleon system which converts any conventional card into a contactless Smart Card in less than one minute, according to CEO Danny Gilboa.

The new system uses a desktop press to insert and securely seal a contactless microchip into any magnetic stripe card, contact card or "dumb" graphics-only card which is then personalised with up to 2K bits of secure data using a contactless Smart Card reader/writer.

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Cyberflex for DoD CAC

Schlumberger announced that the Department of Defense (DoD) will use its Java-based Cyberflex Access Smart Cards in the Defense Manpower Data Center's (DMDC) Common Access Card (CAC) program. The \$4.5 million contract was awarded to Electronic Data Systems (EDS) Corporation and calls for the delivery of 600,000 Smart Cards for roll-out to 900 sites this year.

The DoD will utilise the multi-application cards for ID, building and network access in a multi-tiered program that will be rolled out throughout the DoD over the next few years.

The cards, which incorporate PKI (public key infrastructure) and digital signature technology, serve as portable, secure tokens for enhancing the security of network access and ensuring secure electronic communications. The card has 32K of memory, is Java 2.1.1 certified and complies with Open Platform 2.0.1.

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Unattended Point of Sale Terminals

New Smart Card Unattended Point of Sale (UPOS) terminals for self-serve applications like photocopiers, laser printers, laundry machines and vending machines, were unveiled by ITC Systems.

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CardMan Desktop Fingerprint

OMNIKEY announced a read/write-device with a fingerprint sensor. By combining biometric identification processes with CardMan Smart Card technology, CardMan Desktop fingerprint improves security. It is targeted at PC manufacturers, financial and insurance companies as well as healthcare organisations and public administrations.

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Oberthur Announcements

OberthurCardSystems announced a partnership with VeriSign to provide mobile phone operators with high level security and authentication for users accessing the Internet and online services from their mobile handsets by combining Oberthur's SIM-phonIC WIM card with VeriSign's digital certificates and software.

Oberthur also said it had signed an agreement with Smartinnov to develop loyalty applications that integrate ProlifIC - Oberthur's suite of card-based loyalty solutions - with Smartinnov's Loyalty Kit and Back Office ALPI Server.

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Schlumberger Unveils e-gate

Schlumberger unveiled e-gate which enables a Smart Card to plug into the standard USB (Universal Serial Bus) port on Personal Computers eliminating the need for a card reader.

The technology is available as a standard ISO format card, which can be used in a range of Smart Card terminals, and as a cut-down SIM-style card format which can be inserted in a token such as a dongle for mobile computing.

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Visa Low Cost Cards

Two new low cost Smart Cards were announced by Visa as part of its program to offer member banks a family of low cost multi-application Smart Cards.

The new cards are based on Philips Semiconductors 8-bit WE (costing \$3.56) and MIFARE PROX (Costing \$4.67) Smart Card controller families, the latter allowing both contact and contactless applications.

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Non-intrusive Access Control

INTACTA Technologies has announced the successful integration of its INTACTA.CODE software with a biometric security application from Imagis Technologies and contactless cards from Smart Card Technologies to demonstrate a secure and non-intrusive means of access control.

By combining facial recognition, contactless Smart Cards and secure encryption, the technologies provide a totally secure and totally passive solution. For example, as part of a secure facility entrance, a photo is taken as part of an employee's security process and encoded using Imagis' ID-2000 facial recognition, and then stored using the INTACTA encryption methodology onto the RFID Smart Card.

When the employee walks into the building carrying the card anywhere on his person, a reader at the entrance will read the ID from the Smart Card triggering a video camera to capture the facial image of the employee. The image will then be encoded in real-time and compared to the encoding of the individual stored in the database (or on the card). If it matches, the door will open. If not, the door will not open, and security personnel will be notified.

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CombiMemory Authentication

Biocentric Solutions introduced its CombiMemory authentication technology for time and attendance applications.

The system helps companies combat payroll fraud through the use of new fingerprint authentication technology that can be easily retrofitted, or upgraded, into an organisation's existing time and attendance systems.

It is designed to eliminate the practice of "buddy punching" where employees punch timecards for associates who are not at work.

This problem is eliminated by requiring that employees verify their identity before accessing timekeeping systems by inserting a memory card containing digitized portions of their fingerprint minutiae into a reading device and press a finger on the device's sensor which compares the print to the

data encrypted on the card.

Also being demonstrated was the company's contactless Smart Card version of its GuardDog biometric reader, a miniature fingerprint authentication device that compares stored fingerprint templates with fingerprint data held on a personal token such as iButton or MIFARE Smart Card. Applications are seen as standalone identity verification, access control and time and attendance.

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Biometrics Complement PKI

A new paper on biometrics was released at the Show by the PKI Forum, a multi-vendor and end-user industry consortium created to accelerate the adoption of public key infrastructure (PKI).

Created by the Business Working Group, the paper is intended to describe how two diverse technologies, PKI and biometrics, combine to produce a stronger security alternative for e-business applications. It is available on the Forum's Web site at: www.pkiforum.org./resources.html

The Forum said that since biometric information distinguishes one person from the next, hacker-prone data once guarded with only a password becomes virtually impenetrable by adding an iris scan, fingerprint or voiceprint into the security mix.

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MORPHOACCESS from SAGEM

SAGEM launched MORPHOACCESS, a terminal for the access control market using the fingerprint as a means of authentication or identification. It is intended for professional VAR, OEM, integrator and reseller markets for multiple applications.

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A\$32m Wireless Research Centre

Advanced Communications Technologies has announced that its Australian based affiliate, Advanced Communications Technologies (Australia) and NEC Australia have jointly headed a proposal to the Australian Government to obtain funding for a A\$32 million Next Generation Wireless Communications Research Centre to be located in Melbourne, Australia.

The proposal seeks to access part of the \$A176 million recently allocated by the Australian Government for the establishment of new centres of excellence in the information and communications technology (ICT) and biotechnology fields. Focusing on an ICT centre of excellence, the joint proposal from ACT and NEC aims to establish a centre to foster commercial development of wireless applications. The proposal involves the RMIT University and Victoria University of Technology.

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Gemplus Cards for Tokyo Project

Gemplus has announced the implementation of its USIM (Universal Subscriber Identity Module) card in the introductory launch by NTT DoCoMo in Tokyo of FOMA (Freedom of mobile Multimedia Access) involving a selected customer base of 4000. Gemplus will be one of the suppliers supporting NTT DoCoMo during the initial phase of the project and in the subsequent commercial launch, scheduled for October.

The FOMA Card, inserted in all FOMA handsets, will become the key element to connect and authenticate users with the network. On top of insuring a mutual authentication between the network and the end-user, the card supports extra security features, designed and specified by NTT DoCoMo, bringing added value to the existing advanced security of 3G systems.

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Nokia Contracts

Nokia has signed a US \$70 million agreement with Jiangxi Mobile Communication Corporation for the supply of equipment and services to expand the Chinese operator's GSM 900 network.

M1 (MobileOne) has signed a US \$40 million agreement with Nokia as part of its programme to expand and upgrade the GSM Smart Dualband network in Singapore.

Nokia is to supply a turnkey package for the expansion of Vodafone's GSM network in Hungary.

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Bluetooth Partnerships

Ubicom is partnering with Bluetooth wireless technology developers Signia Technologies, of Milpitas, California, and Adanya Technologies, of Bangalore, India, who will link Ubicom's Internet Processor chips and networking software with Bluetooth communications hardware and software.

The companies say this will allow equipment manufacturers to quickly and cost-effectively incorporate wireless communications capabilities and Internet connectivity into their products.

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Gemplus USIM Card for Telenor

Telenor has selected Gemplus to develop a USIM card that will enable them to migrate their customer base from 2G to 3G while providing a secure infrastructure for mobile commerce.

Website

- ✉ www.gemplus.com

Cell Phone Coverage Problems

New startup Spotwave Wireless Inc has announced that it has developed technology that will allow cellular service providers to solve common coverage problems by offering clear "always on" wireless service in buildings and vehicles.

"This company started with a simple premise: to solve the frustrating and challenging everyday problem of cell phone coverage by improving coverage in places where cell phones do not currently work very well," said Spotwave President and CEO Shane Young. "Wireless carriers have done an impressive job of building the current wireless infrastructure, but problems still exist, especially when using cell phones in buildings and in vehicles. Subscribers expect their phones to work everywhere."

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Telstra CDMA Brings WAP Online

Australia's Telstra has announced the availability of Wireless Application Protocol (WAP) on its CDMA digital mobile phone network.

Tim Buckley, Telstra OnAir's Director of CDMA, said: "WAP services will complement other major network advantages with CDMA including coverage of twice the land area of any other cellular network in Australia and high quality voice clarity. Telstra CDMA customers now have a choice of more than 80 WAP applications including online shopping, airline flight schedules, e-mail, games, ski condition reports, horoscopes, television news, sports results, lotto results and entertainment guides from their WAP enabled handsets."

Website

✉ www.telstra.com

Evidian and Comnitel Team on 3G

Evidian, a leading supplier of telecom service assurance and secure e-infrastructure management software, and Comnitel Technologies, an independent provider of mobile telecom network and service management software have signed a world-

wide, multi-million dollar, multi-year OEM and marketing agreement on service assurance solutions for the emerging GPRS (2.5G) and third-generation (3G) architectures and evolving hybrid wireless/IP networks.

Under the agreement, Evidian's OpenMaster for Telecom service assurance and fault management software will be used as a foundation upon which Comnitel will develop new and enhanced capabilities within its Mobile Service Assurance suite.

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Ivoiris Fights Churn

Ivoiris, France Telecom's mobile phone subsidiary in Ivory Coast, has implemented SLP InfoWare's predictive customer relationship management (P-CRM) software to cut churn and bad debt in its prepaid and postpaid subscriber base and to increase revenues from optimised marketing campaigns.

With 240,000 mobile subscribers and 48 per cent market share in Ivory Coast, Ivoiris is leading the way in one of the fastest growing cellular markets in Africa. According to forecasts, Ivory Coast will reach 1.7 million subscribers by 2005 and have a 10 per cent penetration rate. Ivoiris has begun the implementation of the complete P-CRM solution from SLP InfoWare to help maintain its leadership and increase revenue growth through more successful subscriber acquisition and retention.

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OTA for AT&T GSM Platform

Schlumberger is to provide SIM Smart Cards and related OTA (over the air) technology to support AT&T Wireless' new GSM network platform.

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SafeGuard Biometrics Released

Utimaco Safeware has announced availability of SafeGuard Biometrics, a hardware and software security solution to unlock Smart Cards using a fingerprint stored in the card instead of entering a PIN or password for authentication.

The product was developed in partnership with Precise Biometrics, a Swedish Smart Card / fingerprint reader manufacturer and Miotec Oy, a supplier of Smart Card operating systems in Finland. Utimaco provided the integration of these devices using its own IT security technology.

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Keyware Smart Card Suite for US

Keyware announced the US launch of Smart-Universe, a complete suite of Smart Card applications. Based on its experience in the thriving European Smart Card market, Keyware has developed a secure, platform-independent suite that addresses a variety of needs, is capable of combining multiple applications and is protected by biometrically enabled technologies.

Keyware's Smart Card suite includes features for electronic payments, personal identification, event ticketing, customer loyalty and physical access. Additionally, Smart-Universe is protected by Keyware's pioneering work in the field of biometrics.

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smart Visa Challenge

Visa USA, Sun Microsystems and smart Visa Smart Card issuers First USA Bank and Fleet Credit Card Services, have launched the smart Visa Challenge, a competition to find and develop innovative Smart Card applications using Java Card technology and tools for the smart Visa technology platform.

In October, the companies will choose the top 20 ideas to be developed to full applications or services: 10 in the online (Internet) category and 10 in the

offline (retail) category. All finished applications and ideas will be reviewed in January 2002, with prizes awarded in February 2002.

Visit www.visa.com/smartvisachallenge for rules and prize information. The date for entries is August 24, 2001, and prizes will be awarded in February 2002.

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Mobile Gaming Technology

Oberthur Gaming Technologies and Oberthur Card Systems have announced a newly formed consortium to provide a technologically secure solution for the provision of real-time lottery games, utilising wireless mobile handsets. For the first time mobile users will be able to securely access lotteries, thus enabling them to purchase lottery games from their mobile handsets.

In-Fusio, the first company to launch connected games on GSM mobile phones, brings its expertise in Mobile Gaming to the collaboration while diversifying its own portfolio of over 20 games.

On selection of the lottery option from the menu of the mobile handset, a connection is made with In-Fusio's ExEn (Execution Engine). This then enables the player to download any number of lottery specific games to his or her handset.

Having accepted to play the game, the player will then use the mobile phone to purchase their ticket. Once the player has completed the transaction, a confirmation is recorded on the established system, before the player receives a final confirmation.

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iPIN and Gemplus Team

iPIN and Gemplus are partnering to jointly develop advanced security features for Web and wireless transactions, bringing together Gemplus' authentication technology based on Smart Card wireless telephony (SIM Card) with iPIN's flexible payment and settlement solution that can be applied to a wide range of Smart Card applications.

Gemplus will integrate its full suite of Smart Card and authentication server solutions with iPIN's e-payment platform and Scalable Authentication Module, providing a technology that can be seamlessly integrated with mobile operators and financial institutions worldwide. The venture will support all major standards, such as SMS, CSD, GPRS, WAP, and 3G.

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Flexio Parking Management

SchlumbergerSema, has introduced its new Flexio off-street parking solution in North America. It is designed for private operators, cities, university campuses, shopping centers and other off-street parking environments.

The solution includes automatic and manual pay stations, entry and exit control gates and centralised management stations that monitor the system and provide overall financial control of parking and subscriber management. The system accepts multiple payment methods like magnetic stripe cards, coins, bills, credit/debit and Smart Cards.

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ACG Introduces Independent OS

Hi-tech broker ACG AG has announced the successful implementation of the Smart Card operating system FlashCOS and the derived product FlashCOS GSM.

FlashCOS was developed by Danish company Logos Smart card A/S, of which ACG holds 51 per cent of

the shares. ACG says that in only the first six months after the release of FlashCOS it was able to sell five million licenses.

"By offering FlashCOS, we take the risk off companies developing their own operating systems for controllers," said Olaf Jacobi, Head of ACG's Smart Card group.

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Award for SmarTrip

The Washington Metropolitan Area Transit Authority (WMATA) has won The Smart Card Alliance 2001 Outstanding Smart Card Application Award for its SmarTrip farecard.

Cubic Transportation Systems, with WMATA, designed the two-year-old SmarTrip system, the nation's first mass transit Smart Card fare collection program. Since the system's inauguration, WMATA has issued more than 160,000 contactless Smart Cards to commuters. In addition, Cubic helped WMATA implement SmartBenefits, a program that allows participating federal and private sector employees to receive transit benefits directly on their SmarTrip cards.

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Telefonica Moviles Trials Java

Spanish operator Telefonica Moviles has carried out trials of identical information-on-demand and pre-paid value-added service applets on Java SIMs and confirmed the interoperability of the latest Java Card 2.1 standard.

The applets were successfully loaded and executed on three different Java SIM platforms - GemXpresso from Gemplus, SIMphonIC from Oberthur and Simera from Schlumberger.

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Briefing Notes on Multi-Application Smart Cards - Part 15

Installing the Schlumberger Cyberflex Access SDK 2.0

This month we will cover installing the Cyberflex Access SDK. The initials SDK stand for Software Development Kit, and in this case allows us to create programs for the Cyberflex Javacard and to manage them on the card.

PC/SC on Windows 2000

Trying to install PC/SC on Windows 2000 will overwrite the setup that is in Win2000 by default. To recover open a command shell and enter the following :

```
cd %windir%\system32
regsvr32 scardssp.dll
scardsvr reinstall
```

The SDK will install on Windows 95, 98, ME and NT4.0. It will not install on Windows 2000, although the latest version of the SDK will (you can buy this directly from Schlumberger at www.slb.com). Please do not try to install on Windows 2000, as it may damage your setup. If you do, refer to the sidebar to the left.

To start the installation insert the CD into your CD drive. This should start the installation process. If it doesn't, open the CD drive from My Computer and then double click on install.exe.

The installation routine will appear familiar if you have ever installed software on Windows before. If not, it is safe to accept the default values for items, although you should read the information for each stage. If you do run into trouble note that you can install the SDK more than once with no damage.

Once the installation has completed you will have to reboot your system. When you have done this there will be a new entry in your desktop menu.

To start the graphical component of the SDK select

Start -> Programs -> Schlumberger Smart Cards and Terminals -> Cyberflex Access SDK -> Cyberflex Access Toolkit. You will see a splash screen appear followed by the SDK GUI.

For now we will simply check that everything is working correctly. From the GUI window select Tools -> Select Reader. A box will appear with a drop down list of the readers installed on your system. If you have installed the SCN toolkit previously you should see either a Towitoko or Gemplus GPR400 listed. Select a reader that is physically connected at this time and click on OK.

Now insert a Schlumberger card into the reader you selected and click on the button on the far left of the GUI with the lightning flash. This will power up the card and you should see a tree representation of the cards contents in the GUI windows. The display is similar to the Windows Explorer view of your hard drive.

Now click the power button once again, and the card will be powered off. This confirms that the SDK has been installed correctly.

There is a complete set of documentation installed with the toolkit in PDF format. A good background to the kit is in the file 'Programmer's Guide' in the Schlumberger menu from the Start button.

The SDK includes the following components:

- MakeSolo. This converts compiled Java class files into the format the smartcard understand
- Examples. Pre-built programs for the card with source
- GUI. User friendly front end which can speak to the card & manage it
- Documentation. Soft copies of the manuals in PDF format.

N.B. The toolkit does not include the necessary software to compile Java source files to class files. You can use any standard Java compiler to do this, including the freely available one from java.sun.com.

Jon Barber

ORGA UK Celebrates Ten Years

ORGA Card Systems UK celebrated their 10th anniversary at the Oakley Court Hotel Windsor on 8 June and chose a theme for the day based around the film *The Matrix*.

The guests who comprised clients such as Boots, BT, Orange, Vodafone and other associates plus employees of ORGA were greeted by a master of ceremonies dressed in the attire of a mad professor (think Professor Pat Pending from the *Wacky Races*, for those of you old enough to remember). He was supported by a phalanx of men and women some attired in outfits depicting characters from the *Matrix* film plus the two caped crime fighters from Gotham City, Batman and Robin.

Guests were greeted with a glass of champagne and hurried along to a rendezvous point with mock explosions going off all around them and guns firing blanks (at least I think they were blanks). They were all given a red or blue ORGA T-shirt, a pair of *Matrix* style sunglasses and a Smart Card with their name and details of the team that they would represent in a Treasure Hunt through the streets of Windsor later.

Then it was time for a champagne lunch to the sounds of a small jazz band.

Harald Book, CEO for Finance Administration and Personnel at ORGA GmbH, outlined some of the milestones that ORGA UK had achieved over the past ten years and presented a plaque to commemorate those achievements to Graham Carson, Managing Director for ORGA Card Systems UK.

In response, Graham outlined what the future held for ORGA, including the new partnership program which ORGA feels will add value to their applications, service and development aims.

Further developments involve the opening of new offices around the world in Ireland, Australia and India as well as expanding its development capabilities utilising Java, LEO systems integration and expanding its testing facilities.

In the area of Systems and Solutions ORGA is working on developments in OPSC (ORGA Prepaid Service Center) the first 3rd generation prepaid platform, Autello (the mobile commerce platform) wIQ (Internet content to mobile phones) and HPPS (high performance personalisation systems).

Having been wine and dined and toasted another 10 years of success and endeavour for ORGA, guests and employees set off on the Treasure Hunt through the streets of Windsor. Everyone who took part had a Smart Card which was used as a scoring device. Each time a team completed a challenge they presented their card to one of the "Cyber Babes" walking around the town.

The card was inserted into a Handy Smart Card reader and points were either added or subtracted depending on how well they performed. If they did something amazingly daring they received bonus points. The team with the most points won the *Matrix* grand prize - a full day with hospitality learning how to race a Lotus!

One wonders what the Queen would have thought if she had been in residence at Windsor Castle and looked out of a window.

Photos

Top: Harald Book, CEO, Finance, Administration & Personnel, ORGA Kartensysteme GmbH

Middle: Graham Carson, Managing Director, ORGA Card Systems (UK) Ltd

Bottom: Tim Cronin, Head of Sales, ORGA Card Systems (UK) Ltd



People on the Move

The MULTOS Consortium, headquartered in London, UK, has appointed **John Wood**, Founder and Vice Chairman of Keycorp, of San Francisco, California, as Chairman.

Antti Vasara, acting CEO of Sonera SmartTrust Oy for four months, has been confirmed as CEO by the Board. As acting CEO he guided the company through a successful first quarter, delivering 40% growth in revenue from the same period last year.

Infineon Technologies has announced that **Ulrich Hamann** has assumed responsibility for Infineon Technologies' Wireless Communications group. At the same time, **Dr Hermann Eul** took over the Security and Chip Card ICs group, and **Günter Weinberger** was appointed as the new Chief Technology Officer (CTO) for Infineon's Wireline Communications group.

USIS America Inc has announced the appointment of **Diane McDonald** as President and Chief Operations Officer to lead marketing initiatives of USIS health risk and knowledge management solutions throughout the US and Canada. She has over 30 years' experience in the healthcare industry.

PrivaSys has named **David Stonely** as Vice President of Card Manufacturing. Previously he was President and CEO of De La Rue Card Systems (now Oberthur Card Systems).

New ICMA Members

The International Card Manufacturers Association (ICMA) has announced 15 new members: Manufacturing: Cardline (Philippines), FaujiCards Systems (Pakistan), Inform Processing Services (Greece), Innovative Plastic Printing Corporation (USA), Jiangsu Hengbao Co., (China), Marimpex (Croatia), PCU Group (Italy), SuperCom Smart Cards (USA). Supplier: Cardcraft Australia (Australia), Gilles Leroux (USA), ICI Imagedata (UK), Logika Technology Group (USA), WC Manufacturing Co. (USA). Personaliser: Card Personalisation Solutions (USA). Contributing: Oxford Synergetics (UK).

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Smart Card Connected

A close-up photograph of a man with dark hair and a light beard, wearing a light blue dress shirt and a patterned tie. He is smiling slightly and holding a white smart card up to his right eye, using it as a monocle. The background is a blurred office setting with a computer monitor visible.

What happens when 1,500 really smart people put their heads together? You get answers. Smart answers. At ORGA, we've been advancing the art and science of Smart Cards since 1985. And changed the way the world communicates. Today, we're still on the cutting edge. Producing personalization systems, billing systems, card readers, and test & type approval equipment. We're extending Smart Card technology into vastly different areas. From telecommunications and banking to retail, healthcare, and identification. And we're growing too. Last year, our income totaled 263 million US \$.

So, you see. When you come to ORGA, you don't just get answers. You get results.

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The Smart Card Integrator